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ABSTRACT

As demographic changes and new labor supply requirements develop in the years ahead, older workers are sure to become even more important to employers and to society as a whole. To date, most employers have just begun to formulate policies to manage an aging work force in a changing economy. Some firms, however, have begun to respond pragmatically to the realities of an aging society through the development of new policies and innovative programs designed to remove many of the potential barriers to older workers' participation in the labor force. Such firms have begun to work with other corporations and with community organizations to develop alternative work arrangements, provide appropriate benefits and compensation, offer education and training, initiate marketing and placement services, ease the transition to retirement, and encourage new employment opportunities for older workers outside the corporation. To meet the many challenges posed by an aging labor force, business must develop an increased recognition and understanding of the capacity of older persons to participate in the work force and must be willing to respond boldy to new demographic and work force realities. This report: describes practical management objectives for using older workers, outlines key changes underway that make older workers an increasingly important issue for corporations today, analyzes potential barriers to using older workers, reviews specific employer initiatives to promote employment opportunities for older workers, and suggests some broader coprorate strategies regarding older workers. (MN)

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INVEST IN EXPERIENCE:

New Directions for An Aging Workforce

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An Analysis of Issues and Options for Business

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I. INTRODUCTION

The task, as I see it, is not just to devise a cluster of ad hoc programs, which charitably provide work for older people at the expense of others. If we do that we run the risk of creating class conflict .... Our real business here is to affirm the strength that each category can bring to the work place: the strengths of youth, the strengths of age, and the strengths of those between. Our business is to take the best of each and shape a composition of balance, vitality and productivity for the good of all of us.

Donald S. MacNaughton
Chairman of the Board,
Hospital Corporation of America

- To meet the peak load needs of the insurance industry, The Travelers Corporation operates an internal job bank, comprised primarily of its retirees who perform part-time and temporary work.

- The owner of the Wedding Specialist, a bridal shop in Wichita, found the local "Senior Employment Program", funded by the Job Training Partnership Act, the best source of help for recruiting an experienced business manager.

- In Los Angeles, the Aerospace Corporation is adjusting pension and benefit policies to encourage hard-to-replace older technical workers to stay in the workforce beyond normal retirement age.

- Automatic Data Processing's San AntonioRegion hired two older workers through a 90-day on-the-job training agreement with the Senior Texans Employment Program; that successful experience convinced ADP to recruit and hire five additional older employees.

The above examples suggest that an increasing number of firms -- large and small -- recognize the value of older workers. This is a report about how corporations are managing -- and indeed benefiting from -- the changing composition of the workforce. It suggests practical options for businesses rethinking their use of older workers. Rather than emphasizing increased business attention to older workers solely out of a sense of corporate social responsibility, it suggests that older workers as a group are a valuable, often untapped, resource for corporations.

With appropriate management support, older workers can contribute much to the corporate mission. The needs they share with other workers -- and those that are unique to their particular age -- have to be addressed if they are to stay productively employed or begin in new positions beyond normal retirement age. But, much of what needs to be done vis-a-vis older workers is simply sound age-neutral, human resource policy to deal with a changing workforce in a changing economy (e.g., ongoing training programs to combat skills obsolescence). Some important initiatives will help meet the needs of various population groups (e.g., flex-time options will help working parents with small children as well as older workers). Some special older worker initiatives may indeed be appropriate (e.g., job redesign), but it would be wrong to treat older workers as just another "special interest" group. Establishing an older worker initiative simply to respond to outside pressures on the firm -- without changing broader corporate policies and attitudes -- will be no more meaningful than establishing a token minority hiring program just to meet a federal requirement. As our title and Mr. McNaughton suggest, "new directions" not "charitable ad hoc programs" are needed.

Consistent with this thinking, this report:

- Describes practical management objectives for using older workers.
- Outlines key changes underway that make older workers an increasingly important issue for corporations today.
- Analyzes potential barriers to using older workers.
- Reviews specific employer initiatives to promote employment opportunities for older workers.
- Suggests some broader corporate strategies regarding older workers.

II. MANAGEMENT OBJECTIVES FOR UTILIZING OLDER WORKERS

Managers provide employment options to middle-aged and older personnel when it is in their organizations' best interest to do so. While altruistic reasons are frequently cited in public statements by business spokepersons ... these options serve a specific function for the employer -- they represent an inexpensive human resource management tool for managing older workers.

Carolyn Paul
Andrus Gerontology Center
University of Southern California

Corporate managers have a number of different reasons for employing older workers in order to meet the human resource requirements of today's changing economy. We have identified eight reasons why it's "good business" to attract and/or retain older workers.

Retaining Valued Employees. Perhaps first and foremost, employers often retain older workers because of their value to the business. This is particularly true if they have specialized skills (e.g., managerial, technical) that are difficult to replace. When there is a shortage of scientists and engineers, many companies will take steps to encourage the continued employment of their older workers in these professions. Predictably, many of the noteworthy employment initiatives for older workers have been targeted at white collar and what some now call "gold collar" workers (i.e, knowledge workers) in industries such as high tech. But, such initiatives can apply equally well to experienced, loyal, and productive workers in nontechnical positions. Job redesign, job transfer, and retraining programs are among the methods used to retain valued older workers.

Increasing Flexibility in the Workforce. For some time, particular firms have used older workers and others to help meet their labor demands during peak load seasons (e.g., retail stores during inventory, during Christmas). However, one of the new realities of human resource management for virtually all firms in the changing economy is the challenge of coping with change -- not just at certain predictable times of the year, but at all times. The stable era of a mass production economy with routine assembly line processes, steadily growing markets, slow moving technology and limited foreign competition is gone. To avoid continuous swings in the size of their workforce, some companies maintain a smaller core workforce and use temporaries, part-time workers, job sharing arrangements, and other more flexible labor arrangements. Older workers and others who are willing to work in these new arrangements can be important resources for employers.

Stabilizing the Younger Workforce. For some companies with a younger workforce and high turnover, making use of older workers adds to stability. In some youth-dominated industries such as the food services, older workers serve as role models for younger workers, demonstrating a strong work ethic, loyalty to the firm, and stability.

Supplementing the Younger Workforce. Demographics show that the number of young people entering the workforce will decline over the coming decades. Industries traditionally reliant on young workers may need to adjust their recruitment targets, concentrating more on the expanding older labor pool.

Maintaining a Desired Public Image. Given the increased attention on issues of aging in recent years and the growing political and economic impact of older people, some firms have made efforts to retain or recruit older workers in order to maintain a positive image with the general public, in the communities where they do business, and with their own workforce. Firms using older worker options often tend to be seen as more socially responsible and employee-oriented.

Attracting Older Consumers. Another increasingly important consideration for many companies is the attraction of older consumers to their products and services. There is an increased recognition of the economic capacity of older people (those 55 and over account for over one-fourth of all consumer purchases) and evidence of new strategies in product development, service and marketing to tap that heretofore overlooked market. Thus, some industries such as tourism (older Americans are a major part of the travel market) are recruiting and utilizing more older workers in the hope of attracting more older consumers to their products and services.

Responding to Government Policies. Some companies (approximately one-third according to a recent National Commission for Employment Policy study) report that involvement with older workers stems from their attempts to respond to government policies such as the Age Discrimination in Employment Act (ADEA), changes in the Employment Retirement Income Security Act (ERISA), or legislation eliminating mandatory retirement age. With the increase in the number of age discrimination suits, firms are becoming more sensitive in their management of older workers.

Gaining Experience in Managing the Older Workforce of the Future. Given the changing demographics of the workforce and the maturing of the "baby boom" generation, it is clear that we will have an older workforce in the decades ahead. Some firms -- especially those with a long-term planning orientation -- may seek to prepare for the future by gaining experience today in employing and managing older workers.

* * * *

In summary, there are a number of reasons why it makes good business sense to attract and/or retain older workers as part of a company's workforce. The extent to which future progress regarding the employment of older workers is made will depend on the degree to which corporations are better able to understand the changes making older workers an issue and to see how older workers can help them achieve corporate objectives.

III. CHANGES INCREASING OLDER WORKERS' IMPORTANCE

A maturing population is expected to have major repercussions on business behavior -- reflected in hiring and pension policies .... Employers who have previously relied on young people for a large share of their work force ... may need to alter their labor force composition to take into account the shrinking supply of young workers .... Pension and health care planning will take on far greater importance as the labor force ages.

National Commission for
Employment Policy
The Work Revolution

A number of changes -- in the workforce, within industries, in the attitudes of older workers, and in government policy -- are making older workers more of an issue for corporations in the 1980s and in the years ahead.

Age Composition of the Workforce. It is clear that our society is aging. According to the U.S. Census Bureau, in 1982 about 49 million Americans were 55 and over (21% of the population); by 2020 it is projected that there will be over 91 million (31% of the population) in that age group.

Exhibits 1 and 2 provide data on recent participation rates of older people in the workforce, as well as projections to the year 2000. These figures suggest that while our society as a whole is aging, the workforce over age 55 is really not growing at the present time. This is because of the trend toward early retirement in recent years and declining labor force participation of older men.

However, while the 55-and-over age group is expected to be stable in the years ahead, the 45-54 age group is expected to grow rapidly from about 17 million in 1982 to almost 28 million in the year 2000 as the "baby boom" generation ages -- thus expanding the pool of "younger" older workers. Moreover, the number of new entrants into the workforce is declining as the "baby boom" generation completes its entry into the workforce -- thus raising the prospect of a heightened demand for older workers because of labor shortages in some areas.

Occupational Patterns in Industry. In addition to demographic changes, major structural changes are affecting the overall economy and specific industries as a result of changing markets and consumer tastes, international competition, and new technologies. We are experiencing a shift away from our traditional manufacturing base toward more advanced manufacturing, service and information-based industries.

As a result, we are seeing dramatic occupational changes in virtually every key industry. Many of the mature industries are reducing their workforces, resulting in worker dislocation. Others are reorganizing themselves and redefining the nature of work. Many routine jobs are being eliminated. Others are being transformed by new technologies. Still others are being lost to international competitors. Whole new occupational categories are being created. Older workers tend to be disproportionately represented in the older industries and more traditional occupations. The result of all these changes is that the growth sectors of the economy appear to be those that require workers with higher skills and the ability to adapt to change -- presenting new challenges for many older workers to upgrade their skills and increase their adaptability to change.

Exhibit 1

CIVILIAN LABOR FORCE BY SEX AND AGE, 1982

(Number and Participation Rate)

	Number (millions)	Participation Rate
Men		
45-54	9.8	91.2
55-64	7.1	70.2
65-69	1.1	27.4
70-74	.5	17.2
Women		
45-54	7.1	61.6
55-64	4.9	41.8
65-69	.7	15.1
70-74	.3	7.5

Source: Handbook of Labor Statistics, U.S. Bureau of Labor Statistics

Exhibit 2

PROJECTED CIVILIAN LABOR FORCE TRENDS, 1982 to 2000, By Age

(Number of Persons and as a Percent of Total)

All Ages	1982	1990	2000
16+	109.6 (100%)	122.3 (100%)	134.1 (100%)
18-24	21.4 (19.5%)	19.1 (15.6%)	19.7 (14.6%)
25-34	30.5 (27.8%)	35.0 (28.6%)	30.2 (22.5%)
35-44	22.3 (20.3%)	31.2 (25.5%)	36.4 (27.1%)
45-54	16.7 (15.2%)	19.3 (15.8%)	27.8 (20.7%)
55+	14.9 (13.6%)	14.2 (11.5%)	15.2 (11.3%)

Source: Howard N. Fullerton, Jr., "The 1995 Labor Force: A First Look," Monthly Labor Review, December 1980.

New Interest Among Some Older Workers in Various Employment Options. The last 25 years has seen a strong trend toward early retirement, resulting from various factors: the Social Security earnings test; the availability of pension and other retirement income; the ability of companies to deny accrual of pension after age 65; legislation that requires employers to provide private health care coverage for workers aged 65-69 if they provide such coverage for any workers; and the personal preferences and needs of older workers themselves.

However, a survey conducted for the National Council on the Aging by Louis Harris suggests a potential stabilization in this trend, as indicated in Exhibit 3. A recent Conference Board survey of 363 companies also revealed increased interest in continued work beyond customary retirement age. That survey concluded that: "a slowing of the downtrend in labor force participation rates of people aged 60 or more appears to be happening, based on our research ... This change comes after a dramatic quarter-of-a-century decline in such participation." The apparent deceleration of the trend toward early retirement appears to result from the fear of inflation, changing values, and increased longevity patterns, among other factors.

Exhibit 3

SURVEY OF ATTITUDES ABOUT WORK AND RETIREMENT

	Agree (Percent)
Nobody should be forced to retire if he/she want to work and can still do a good job (asked of all adults)	90%
Most employers discriminate against older people and make it hard for them to find work (asked of all adults)	78
Would prefer to retire at or after age 65 (asked of those 55 to 64)	67
Would prefer to work if they could (asked of retirees)	36
Would prefer working part time instead of retiring completely	
Younger adults	75
Adults 55 to 64	79
Adults 65 + still at work	73
Would look favorably on other flexible work arrangements (asked of those 55 to 64)	
Job sharing	71
Work at home	74
Flexible work hours	57

Source: A national poll conducted for the National Council on Aging, Inc., by Louis Harris and Associates, 1981.

Increased Public Policy Attention on Older Workers. There is much discussion about the increased pressures being put on Social Security and private pension systems by the aging of our population. The recent changes in Social Security alone are not expected to have much direct impact on retirement decisions. However, other changes being considered could act as a stimulus to keep older workers in the workforce longer so as to minimize the demands on the Social Security system.

Policy makers are also concerned about other public costs (e.g., health care, social services) that are increasing as the result of a more dependent older population. There is even some concern about intergenerational competition for limited public resources. Such factors should also tend to increase the pressure to keep older workers in productive, independent positions longer.

Another area of public policy attention has been legal protections for older workers. The federal Age Discrimination in Employment Act (ADEA) sets age 70 as a mandatory retirement age and provides protections against discrimination against various categories of older workers. For example, ADEA has outlawed practices such as paying less to older workers or denying promotions

solely on the basis of age. Many states have gone beyond ADEA and established even stricter standards. Several states have also eliminated mandatory retirement.

In addition, Congress has enacted other laws such as the Employment Retirement Income Security Act (ERISA) and the Tax Equity and Fiscal Responsibility Act (TEFRA) which influence the design of pension and health care plans. ERISA, for example, establishes the "1,000 hour rule" which mandates pension vesting for employees who work 1,000 hours or more yearly. TEFRA, on the other hand, shifted health care costs for employees aged 65-69 from Medicare to employer health-care plans.

Finally, public employment training policy increasingly addresses the needs of older workers. The Job Training Partnership Act (JTPA) earmarks a percentage of each state's grant for training older workers, and is the first federal job training program to specify funding for older workers. See Exhibit 4. Several state legislatures have also appropriated special funding for older worker training and placement.

Exhibit 4

JTPA: NEW OPPORTUNITIES FOR OLDER WORKERS

The U.S. Congress enacted the Job Training Partnership Act (JTPA) in late 1982 as the major employment and training program sponsored by the federal government. JTPA is characterized by: a strong private sector role; a heavy emphasis on training for private sector, unsubsidized jobs; a shift of many policy and oversight functions from federal to state government; and local flexibility in type and mix of JTPA-funded activities.

In addition, the new act provides considerable opportunity for meeting the training needs of older Americans. Congress recognized older workers' needs in several titles of the JTPA legislation:

- **Title II-A.** This is the largest of the Act's program areas. It is targeted to economically disadvantaged participants, which includes a sizable population of older persons. In addition, up to 10% of those served by this program need not be economically disadvantaged if they have encountered other barriers to employment. Older workers are named among the groups that encounter such barriers.
- **Section 124 of Title II-A.** This special program for training older individuals results from a mandated 3% set-aside of each state's Title II-A allocation. This so-called "3% program," run through the governor's office, funds training programs for economically disadvantaged adults aged 55 and over to develop employment opportunities with private business.
- **Title III.** This provides funds for retraining, job placement, and related assistance for dislocated workers, including "any older worker who may have substantial barriers to employment by reason of age."
- **Title IV.** This covers federally administered programs such as multistate programs that require technical expertise available at the national level and that serve the specialized needs of particular client populations, including "older workers," among other groups.

Employers, through their participation on local PICs and as hirers of JTPA-trained individuals, can help ensure that JTFA reaches its potential for meeting the employment and training needs of older Americans.

* * * *

In sum, a number of forces influence the work patterns of older persons. These forces vary by industry and even by occupation. But, on balance, it is clear that there is likely to be more pressure for and interest in having older workers continue working longer in the future. These pressures will increase even further in the decades ahead as the "baby boom" generation matures and life expectancy rates continue to increase.

IV. POTENTIAL BARRIERS TO OLDER WORKER LABOR FORCE PARTICIPATION

Several critical barriers currently limit sustained work force involvement by older persons ... a lack of job skills or skills that are obsolete ... training and retraining programs that have focused predominantly on young workers ... ageist stereotypes (that) often close employment doors to older persons.

American Association of Retired Persons
Training Older Persons for Employment

In most important respects, older workers are like younger workers and the policies needed to tap their potential and address their needs should be the same as those developed for the entire workforce. However, the reality of the aging process may require adjustments for some older workers. Moreover, certain categories of older workers (e.g., women, minorities) may face additional problems that need to be addressed if their contributions are to be maximized.

Overcoming Myths About Older Workers. Perhaps the most serious employment barrier cited by advocates for the elderly is age discrimination. Although age discrimination certainly does exist, a growing number of businesses are instituting affirmative efforts to change company policies and supervisors' attitudes regarding hiring and managing older workers. Many of these efforts focus on countering the negative stereotypes our society has developed toward older people, as well as a common tendency to give preference to younger workers over old, regardless of ability or experience.

Some commonly held stereotypes, and the research findings that refute them, are presented in Exhibit 5. A considerable body of research has consistently shown that most stereotypes about older people held by employers and others in society are not valid. To the extent that these myths persist, there is no doubt that the opportunities of older workers -- and the abilities of businesses to get maximum benefit from the available labor force -- are being unfairly limited.

However, a recent Conference Board survey of 363 companies also found encouraging evidence that attitudes are changing. See Exhibit 6. The one area in which employers do express continued concern is with the tendency of older workers to be less flexible and more resistant to change than younger workers -- a potential problem in today's rapidly evolving economic environment.

Breaking Down Institutional Barriers and Inflexible Employment Practices. Older people often confront a set of institutional barriers -- public and private -- that constrain their ability to participate effectively in the labor force. The Social Security earnings test is an example of a disincentive to continued work. So too are policies that allow companies to deny pension accrual after age 65 and mandate employers to provide health care coverage for workers aged 65-69 if they provide coverage for other workers.

In addition to barriers formed by public policy, employer practices may also build barriers to older worker employment. For example, mandatory retirement policies are still in effect in many firms. Some pension programs encourage early retirement and even penalize workers who wish to continue working past normal retirement age. Some firms' rigid scheduling practices preclude the development of the part-time and other flexible work alternatives sought by older workers. Others may effectively limit training opportunities to younger workers. Benefit and compensation plans may be structured so as to restrict flexibility sought by older workers. In sum, the employment and retirement system that has developed in this country over the years did not place a high value on

Exhibit 5

MYTHS AND REALITIES ABOUT OLDER WORKERS

Assumption About Older Workers	Research Findings
Attendance is poor.	Older workers' attendance is as high or better than younger workers' attendance.
Productivity declines.	No consistent pattern exists to demonstrate superior productivity in any age group.
Learning capacity declines.	Little evidence exists to suggest any significant change in learning capacity.
Intellectual functioning decreases.	Intelligence remains constant for most persons until at least age 70.
Compared to younger workers, older workers are not worth the investment to train.	Employees aged 20 to 30 are less likely to stay with a company as long as those aged 50-60.
Motivation decreases.	Older workers demonstrate greater job satisfaction, less stress on the job, and fewer admissions to psychiatric treatment.
Accidents on the job increase.	Older workers have fewer accidents in situations that require judgment based on experience and expectation of hazard.

Source: "Training Older Persons for Employment: The Job Training Partnership Act," American Association of Retired Persons, 1983.

older workers and has resulted in a number of direct and indirect barriers to both companies and workers interested in expanding employment opportunities for older people.

Dealing With Personal Limitations. Not all barriers are the result of public and private policies or discrimination. Some older individuals have genuine personal limitations which inhibit their capacity to participate effectively in the workforce. Some may develop health problems which limit their ability to perform the physically demanding work that many blue-collar occupations require. Others may find their skills made obsolete and may lack the educational background that would enable them to be retrained for new skills. Thus, strategies such as job redesign or job transfer may be necessary in some cases.

Addressing the Problem of Double Jeopardy. Older workers are not a homogeneous group. Some groups of older workers face a kind of "double jeopardy" in that they share the general problems of all older workers as described above, as well as certain other difficulties.

For example, older women often face a special set of problems. Displaced homemakers may never have participated in the workforce or may be searching for employment after a long period of raising children and homemaking. Other women may have a history of low earnings and intermittent employment in occupations traditionally filled by women, in which they had limited training opportunities and career mobility. Older women are a critical group because they have a longer life expectancy and, unlike older men, are increasing their labor force participation.

Exhibit 6

EMPLOYER PERCEPTIONS OF OLDER WORKERS

Compared with Younger Workers, Older Workers:	Managers Professionals, and Technicians		Other White-Collar Workers		Blue-Collar Workers	
	Valid	Not Valid	Valid	Not Valid	Valid	Not Valid
Tend to be less flexible and more resistant to change	51%	49%	61%	39%	69%	31%
Are more conscientious	69	31	70	30	67	33
Tend to be less productive	5	95	9	91	20	80
Tend to have greater loyalty to company	89	11	88	12	85	15
Tend to be less creative	25	75	37	63	39	61
Have fewer accidents	60	40	60	40	62	38
Are less likely to keep up with new developments in their fields	28	72	59	59	57	43
Have better job morale	55	45	50	50	52	48
Take longer to train	20	80	28	72	30	70
Have lower turnover rates	92	8	94	6	93	7
Tend to be more difficult to supervise	19	81	20	80	20	80
Have better judgment	64	36	59	41	63	37
Have more absences	5	95	7	93	10	90

Source: "Managing Older Workers: Company Policies and Attitudes," The Conference Board, 1984.

Most older minorities suffered lifelong discrimination which limited their educational and employment opportunities and kept many of them in low-wage, low-skilled positions. They are likely to have a particularly hard time obtaining or retaining meaningful work in their later years.

Older workers in some industries may be subject to dislocation. Recent research by the National Commission for Employment Policy suggests that older dislocated workers have greater difficulties finding new employment than their younger counterparts. The problems are particularly severe for older dislocated workers who have limited education or who are forced to leave long-term jobs.

* * * *

An underlying thesis of this report is that hiring and retraining older workers makes good business sense. However, fully tapping the potential of the older worker requires breaking down myths and removing barriers -- practical steps that some employers are taking to begin solving these problems. These initiatives offer useful models for other employers to emulate.

V EMPLOYER INITIATIVES TO PROMOTE OLDER WORKER EMPLOYMENT OPPORTUNITIES

Employers must examine their personnel practices if they want to capitalize on the abilities of their own workers .... Creative options that permit the retirement-age employee to stay on with a revised work pattern can benefit the company and the worker .... Retraining often makes more sense than hiring new workers. Changes in the physical environment may improve productivity and morale while enabling workers to extend their active work life.

Lawrence Root and Laura Zarrugh,
National Older Workers
Information System,
University of Michigan

Employers have undertaken multiple initiatives to meet their objectives in utilizing older workers and to help address specific needs of older workers. A growing number of executives have argued that fair, progressive, age-neutral personnel policies and practices -- such as opportunities to develop new skills and enhance work satisfaction -- are beneficial for all employees, whatever their age. Thus, some of these initiatives are general human resource policies that affect all workers but are particularly relevant to older workers. Others are initiatives designed specifically for this group. Initiatives naturally vary by industry, depending on each industry's human resource requirements. As indicated below, these initiatives may be classified into seven categories. Exhibit 7 illustrates how use of these initiatives can help management achieve its human resource objectives.

Managing An Aging Workforce. Meeting the challenge of managing an aging workforce in a changing economy often requires a greater sensitivity by employers about the potential contributions of older workers and a debunking of the many myths about the aging process. Exemplary companies are helping their managers become more aware of the factors regarding aging so that they will be sensitive to them in their daily operations, overcome any misconceptions they may have about older workers, and be better able to utilize their talents.

Such initiatives require a better understanding of the age composition of their own workforce and a review of the range of basic personnel practices to ensure that they are responsive to the needs of older workers. This may lead to new concepts in human resource management. Some examples of new directions in managing an aging workforce include:

- Companies such as IBM and Ford have introduced "life-span career planning" -- a concept to help employees manage the inevitability of occupational change. Such planning may encompass: multiple career paths, on-the-job development opportunities, career planning workshops, individual career counseling, and mentor-protegé relationships.

- Other firms have adopted "redundancy planning," a form of planned workforce renewal advocated by management specialist Peter Drucker. Firms such as the Bank of America are continually planning for the redeployment of workers made redundant by structural or technological change, rather than simply dislocating those with obsolete skills or in obsolete positions and then hiring new workers to meet changing requirements.

- Pacific Bell, one of the new regional phone companies, has established 12 career guidance and assessment centers to prepare employees for changes in the workforce brought about by new technology and deregulation.

- The Atlantic Richfield Company and Levi Strauss support a program at the Andrus Gerontology Center of the University of Southern California to help make managers more sensitive to older employees in the workforce.

Exhibit 7
EMPLOYER INITIATIVES FOR OLDER WORKERS TO ACHIEVE MANAGEMENT OBJECTIVES

Objective	Overall Human Resource Policy	Alternative Work Arrangements	Compensation and Benefits	Education and Training	Marketing and Placement	Retirement Transition
Retain valued employees		X	X	X		X
Increase flexibility of work place		X	X		X	
Stabilize/supplement the younger workforce	X				X	
Maintain public image and attract older consumers					X	
Respond to government policies	X		X			
Gain experience with aging work force	X					

Developing Alternative Work Arrangements. To meet the needs of workers who may not want to work a standard, 9-to-5, 40-hour week, and the needs of employers for a more flexible workforce, some firms have begun offering alternative work arrangements. Such arrangements can include either restructured full-time work or reduced work arrangements. They are applicable not just to older workers but to working parents, students, and a whole range of other workers.

Examples of restructured full-time work include: flextime (a work schedule with a standard number of hours but with flexible starting and quitting times); a compressed work week (a full time work schedule in less than the standard five-day week); and flexplace (working at home, at least part of the time). Examples of reduced work arrangements include: permanent part-time work, job sharing, phased retirement, leaves of absence, work sharing, and voluntary reduced work time programs. Illustrations include:

- Northern Natural Gas Company of Nebraska has developed job-sharing options that provide reduced work schedules for older workers and enable them to provide on-the-job training to younger, less experienced workers with whom they share jobs.

- Commercial State Bank of St. Paul has a special program offering retirees part-time work as messengers, parking attendents and clerks.

- The Atlantic Richfield Company utilizes an agency called Second Careers to hire its retirees for temporary and part-time work in the Southern California region.

- Woodward and Lothrop, a Washington, D.C.-based retail chain, offers flexible work hours for older workers.

- Tektronix in Oregon allows individuals to retire and then return to work at the firm, typically in more flexible work environments, if they find retirement unsatisfactory.

Providing Appropriate Benefits and Compensation. Overcoming some of the institutional barriers described earlier may require changes in benefits and compensation packages. However, some experts argue that public policymakers and private employers need to begin by reviewing basic assumptions about the goals of benefits and compensation packages, with an eye toward increased flexibility, before changing the specific packages individual companies offer. Many firms are now reviewing these packages in light of cost increases (especially in health coverage and pensions) and changing public policies. Employers have a number of options. These include choices about pension accruals, payments of benefits, and employing individuals on an employee or contract basis. Illustrations of effective initiatives in this area include:

- The Travelers Corporation has adopted an age-neutral pension policy, allowing workers to accrue benefits for all years, regardless of age.

- Union Carbide permits hiring of its own retired workers on a part-time or temporary basis, without paying additional benefits, through an employment service that specializes in older workers.

- An analysis of the age composition of its workforce led Aerospace Corporation of Los Angeles to allow pension benefit accruals to continue after age 65 as an incentive for retaining valued workers.

- Ford Motor Company, as part of its 1982 UAW contract, agreed to a Guaranteed Income Stream Benefit Program for laid-off, high seniority (generally older) workers.

Offering Education and Training. The more we become tied to an international economy, the more dependent we become on developing our most unique asset -- our human capital. To help workers keep their skills current and maintain productivity levels in a changing economy, companies are offering greatly expanded training and educational opportunities. Such training may help workers upgrade current skills to keep up with new technologies or learn entirely new skills for a new job. A recent Carnegie Foundation report found that companies are now spending about $60 billion a year on corporate sponsored training. Moreover, the JTPA program provides training and employment opportunities for older workers. See Exhibit 6 for examples of JTPA-sponsored activities.

Paying for training and education of older workers can be an especially wise investment because of their propensity to stay with the company longer that younger workers who may still be in the job-hopping stage of their career. Unions, recognizing the threats to members brought about by economic and technological change, are increasingly bargaining for retraining opportunities in their contracts.

As with the flexible work arrangements described earlier, education and training options are relevant to workers of all ages, as it becomes clearer that all of us need to continually update our

Exhibit 8

EXAMPLES OF JTPA OLDER WORKER PROGRAMS

- In Wichita, the Junior League of Wichita, the Kansas Elks, and Senior Services Inc. have established the Senior Employment Training Program which matches the skills of older workers with the needs of business and industry. Over 100 individuals have been placed in jobs in the private sector.
- The AFL-CIO chapter in Oklahoma City has developed a program of retraining, job development, referral and placement for long-term unemployed and dislocated older workers, with union retirees serving as job coaches to participants.
- Skills Available, a longstanding program in Cleveland, works with companies such as TRW, Firestone, the Cleveland Clinic and AmeriTrust Bank to place older workers in private business.
- North Adams State College in western Massachusetts trains older people to serve as child care workers in child care centers serving working parents through its Intergenerational Day Care and Training Program.
- The Older Worker Special Project in Michigan serves older workers and older displaced workers around the state with a comprehensive program of job search, placement, referral and training. It has placed over 600 individuals in private sector jobs in two years.
- The Upper Cumberland Development District in Tennessee trains individuals aged 50 and over to be home companions and aides to the ill elderly, through its "Companions for Recovery" program.
- The Broward County, Florida Private Industry Council operates a senior jobs program, providing older people with counseling, training and encouragement to seek employment opportunities. Training is offered in such areas as data entry, clerical, health care, and the skilled trades.

skills in a changing economy and be prepared to make multiple career changes during our work life. Examples of new directions in education and training include:

- Firms such as IBM, Honeywell, and Polaroid have developed training programs for older workers, while Travelers offers training to retirees in its job bank.
- The Bank of America, deeply affected by technological change and the deregulation of the banking industry, is maintaining its no layoff policy while reducing its workforce through attrition. The workers who remain -- young and old -- are undergoing massive retraining to meet the requirements of the new world of banking.
- AT&T and the Communications Workers of America have negotiated a new labor agreement that calls for the company to provide retraining to workers affected by technological change, many of whom are older workers.
- In its most recent contract with the UAW, General Motors established a job bank for workers laid off by new technology, productivity improvements, etc. to be retrained for new jobs, either inside or outside GM.

Undertaking Marketing and Placement. Employers have undertaken a number of special efforts to recruit older workers to meet their workforce needs. These have included: special recruiting campaigns, participation in job fairs, establishment of temporary labor pools of older workers (often retirees), and collaborative relationships with senior employment programs. Examples include:

- Texas Refinery, based in Fort Worth, conducts national advertising campaigns to encourage retirees to join its sales force; the company has found that some of its highest producers are over 60.

- Naugles, Inc., a restaurant chain in the West, has a special program to recruit older workers (called "Oldies but Goodies"), believing that they will reduce turnover costs, stabilize an otherwise very young workforce, and create a positive public image.

- Active involvement of local employers has helped the Older Kansans Employment Program train and place older people in jobs ranging from high tech to service sectors. Using JTPA as well as state funding, the program relies on business advisory groups and marketing assistance from companies such as Wal-Mart.

- The Long Island Lighting Co., WNBC-TV, and 50 other cooperating companies have sponsored a series of "senior citizen job fairs" on Long Island as a means of linking seniors to full or part-time job opportunities with Long Island firms.

Easing the Transition to Retirement. Employers are becoming increasingly active in helping older workers prepare for retirement. Efforts are moving beyond financial planning for retirement to consideration of second careers, employment options, and community service. Some firms have experimented with transitional work schedules to ease an employee into retirement more gradually. Examples include:

- The Polaroid Company offers "retirement rehearsals" -- leaves of absence to see what retirement is like with the option of rejoining the workforce at the end of the leave. It also offers a tapering off period during which the employee can reduce the number of hours worked per week, as a transition to retirement.

- The Aerospace Corporation offers its employees three transition plans: part-time work for less than 20 hours per week, reduced workload at 20-40 hours per week, and unpaid leaves of absence.

- A number of firms, such as Bankers Life and Casualty Company of Chicago and the Chevron Corporation in California, offer comprehensive preretirement planning programs to help older workers better understand their options.

- Some firms also make use of comprehensive retirement planning packages developed by groups such as the National Council on the Aging, Retirement Advisors, and the American Association of Retired Persons.

- The Atlantic Richfield Company provides its employees with a retirement handbook, a special retiree edition of the company newsletter, a toll-free retiree hotline, and retiree clubs as part of its retiree transition program.

Encouraging New Employment Opportunities for Older People Outside the Corporation. Depending upon their internal labor force constraints, some companies choose to assist their employees or retirees in finding new employment opportunities outside the firm. Examples include:

- Lockheed supports a program in Washington State called New Career Opportunities, Inc. which helps retirees upgrade their skills and develop new

skills needed to start and operate new businesses. Lockheed contributes to the training and provides a pool of loan funds to help new businesses get started.

- As part of its recent agreement with the UAW, General Motors established a new ventures fund to help develop and launch new businesses that would employ displaced auto workers, many of whom are older workers. GM expects some of these new ventures may become suppliers to the auto industry.

- IBM and Pitney Bowes have retiree education assistance plans which provide specified amounts of tuition refunds to retirees for education courses, some of which may be used to help develop new careers.

- Levi Strauss both provides education funding to its retirees and operates a program to involve them in the firm's many community service activities.

* * * *

The examples in this chapter suggest a number of the creative and positive steps that employers have taken to support continued employment opportunities for older workers. Exhibit 9 provides a summary list of possible initiatives. This list can help companies take a strategic perspective on their aging workforce, as suggested in the next chapter.

Exhibit 9
SUMMARY OF EMPLOYER INITIATIVES FOR PROMOTING EMPLOYMENT OPPORTUNITIES FOR OLDER WORKERS

General Policy Management
- Developing a policy statement.
- Conducting age analyses of the workforce.
- Training Managers on age factors.
- Establishing an Office of Older Workers.
- Adopting life-span career planning and redundancy planning.

Alternative Work Arrangements
- Flextime.
- Flexplace.
- Part-time work.
- Job sharing.
- Job redesign/reassignment.
- Voluntary reduced work time.
- Retiree labor pools.

Compensation and Benefits
- Hiring of retirees (without benefits) on part-time/temporary basis.
- Permitting continued (past-65) employment without pension accrual.
- Permitting pension accrual beyond 65.
- Allowing retirees to collect benefits when working.
- Counseling on second careers.

Education and Training
- Guaranteed training and retraining for technological obsolescence.
- Continuing education program.
- Retraining to upgrade skills.
- Retraining for new jobs.

Marketing and Placement
- Recruiting campaigns.
- Job fairs.
- Media activities.
- Early retirement (open-window).

New Employment Opportunities
- Support for new business start-ups.
- Second career planning.
- Educational and training assistance to retirees.

Transition to Retirement
- Transitional work schedules.
- Phased retirement
- Retirement rehearsals.
- Pre-retirement planning.

VI. CORPORATE STRATEGIES REGARDING OLDER WORKERS

At the Travelers we have been exploring what we can do to help older workers and retirees ... and many other employers, in my judgment, could expand job opportunities for their older workers and retirees just as we have done. I am convinced that if they do, they will find that it works.

Morrison H. Beach
Chairman of the Board
The Travelers Corporation

While the preceding sections have focused on a range of specific employer initiatives that address issues related to older workers, businesses can develop a number of broader strategies in this area. Each firm needs to examine its own unique situation to determine its particular direction and strategy. Companies can act in four general ways:

- As individual businesses.
- In collaboration with other businesses.
- With private industry councils and other education and training groups.
- With community organizations.

Internal Strategy. Some businesses have developed carefully designed internal strategies to guide their involvement with aging issues. Exhibit 10 suggests some steps to follow in developing such a strategy.

The Travelers Corporation of Hartford is among the most advanced in its strategy. It has developed the Travelers Program for Older Americans, "based on the belief that business can play a significant role in shaping the future progress of older Americans through activities in the work place, the market place, and the community." The key elements of its program are summarized below:

- In the work place: elimination of mandatory retirement, availability of temporary and part-time positions for retirees, a retiree job bank, a pension policy allowing retirees to work nearly half-time without loss of retirement income, and a retirement planning program.
- In the market place: formation of a special management committee that monitors market trends and studies financial products and services with applicability to the needs of senior citizens.
- In the community: sponsorship of a physical fitness program called "Pep Up Your Life" and a cross-country skiing program for senior citizens, use of corporate contributions to support a variety of community programs for older people, active participation in state and national public policy activities through participation in conferences, and liaison with national groups involved in aging issues.

Exhibit 10

SOME STEPS FOR EMPLOYERS TO FOLLOW IN DEVELOPING OLDER WORKER EMPLOYMENT POLICIES

(1) Conduct an age analysis of the company work force:
- Examine workforce structure by age to develop an age profile of the work force.
- Examine work force dynamics by age (e.g., hiring, placement, promotion, retirement).

(2) Review public policies and statutes:
- Age discrimination laws.
- Mandatory retirement and related benefit laws.
- Pension and Social Security regulations.

(3) Review hiring, promotion, and performance review policies and practices:
- Examine hiring standards and procedures.
- Study promotion patterns.
- Develop age-neutral performance review systems.

(4) Review training and career development opportunities.
- Get feedback from workers.
- Review counseling mechanisms.
- Examine training and development programs.

(5) Develop more flexible retirement and retention policies:
- Review retirement and pension policies.
- Explore alternative work arrangements such as part time, flextime, jobsharing, and phased retirement.

(6) Educate management on age factors:
- Executive management.
- Line supervisors and middle management.

Source: Adapted from "Aging and the Work Force: Human Resource Strategies," by Julia French, consultant to the Special Committee on Aging, U.S. Senate (1981).

Multi-Corporate Strategy. Businesses can work together on older worker issues through local business organizations, trade associations, or special purpose community groups. For example, San Francisco area businesses established the San Francisco Bay Area Business Leadership Task Force (BLTF) to promote public/private problem-solving on key community issues. The BLTF consists of 13 major corporations in the area and is currently chaired by the president of the Chevron Corporation. It has worked on a number of issues ranging from job training linkages and summer jobs for youth to health cost containment and child care for working parents.

The BLTF identified older workers as a priority issue for 1984. To help raise public awareness of issues and options in this area, the BLTF co-sponsored a major regional conference on older worker issues in collaboration with the National Commission for Employment Policy. BLTF member Pacific Bell took the lead in organizing the conference and developed a film called "A New Lease on Life" for use at the conference and by BLTF companies in educating employers about older worker issues. A group of senior human resource executives from BLTF member companies continues to meet and exchange views on older workers and related topics in the Bay Area.

Working with Private Industry Councils and Other Education and Training Organizations. A key relationship for corporations working on this topic will be that with the local private industry councils established by the Job Training Partnership Act and with other local educational and training organizations.

The Broward County, Florida Private Industry Council represents one important model of how these councils can play a constructive role in addressing the needs of older workers. The Broward Employment and Training Administration (BETA) and the BETA Industry Council (the PIC) operate a Senior Jobs Project. It started with the formation of a Senior Jobs Task Force comprised of representatives of the PIC, senior citizen groups, the Florida Employment Service, and the financial, health care, and skilled trade industries. This task force conducted background research on older workers including a survey of 500 likely employers (particularly those employers having peak load periods and those relying on part-time and flextime schedules).

The survey showed that many employers still believed some of the common but inaccurate myths about the elderly. In response, BETA organized a marketing campaign (involving billboards, radio and TV spots, employer luncheons, and a speakers' bureau) to counter these myths. The survey also revealed which industries had job openings suitable for older workers, so BETA designed its training program to meet those needs. It also developed a program of support services including pre-employment counseling, career update workshops, and placement assistance for seniors.

Because 35% of Broward County's population is over 55, the county is ahead of the national demographic trend toward an older population. Thus, the approach developed and lessons learned in Broward can be particularly useful as a model for other parts of the country.

Working with Community Organizations. The many community organizations working on behalf of older workers can serve as an excellent resource for businesses. State and area agencies on aging provide a wide range of services, including employment-related aid, to older people. Also, a growing number of independent organizations run programs on behalf of older workers. These state and area agencies on aging and other organizations can offer bottom-line savings to businesses by recruiting and training older workers; they can also help businesses develop a comprehensive approach to the aging workforce.

In Tampa, Florida, for example, a number of individual firms and the Chamber of Commerce are collaborating with the Hillsborough County Department of Aging on an older worker initiative called "Working Seniors." The county assists older persons through classes in career assessment and training. The Chamber conducts senior job fairs to bring older people in touch with potential employers, and it conducts older worker seminars for employers in the county. The groups also recently joined forces to co-sponsor a conference on older worker employment options.

Operation ABLE is a highly successful community-based effort that is supported by Harris Bank and dozens of other corporations in Chicago. (The acronym stands for "Ability Based on Long Experience.") It provides a central job clearinghouse to help fill employers' job openings. It also provides consultation and technical assistance on older workers issues. This includes: job evaluation for older workers, orientation of company employees to working with older workers, restructuring full-time positions into part-time (shared) jobs, and access to older worker placement agencies. ABLE refers older workers to agencies that will provide them with job counseling, placement and training. It also operates a hotline, has started a job club, and conducts job fairs with the cooperation of a local TV station. The ABLE model has been so successful that it is now being replicated in Boston, San Francisco, and other cities.

* * * *

It is apparent from the variety of options individual employers are already pursuing that numerous possibilities exist for increased business attention to older worker employment. However, many more businesses need to begin addressing this issue to fully maximize older worker potential now and in the future. Exhibit 11 offers a checklist for structuring a corporate response.

Exhibit 11
EMPLOYERS' CHECKLIST FOR OLDER WORKER INITIATIVES

Products, Services, and Investments

- Organize a temporary-help firm as a vehicle for enabling retirees to come back to work on a part-time basis.
- Develop new technology-based training programs for older people.
- Consider purchases from and/or investments in the growing number of new enterprises being started by older people.

Policies

- Modify, as appropriate, hiring, training, and scheduling policies as they relate to older workers.
- Consider the need for revising retirement and pension policies.
- Offer a preretirement counseling program.

Staffing, Equipment, and Facilities

- Make company equipment and facilities available for training and re-training older workers.
- Sensitize corporate managers and supervisors to the special needs and potential of older workers.

Corporate Giving

- Provide support to brokerage mechanisms such as the ABLE and Careers for Later Years programs.
- Consider co-sponsoring a senior job fair in your community.

Leadership

- Use the media to highlight the growing importance and special needs of older workers.
- Use corporate participation on Private Industry Councils to ensure effective use of public job training funds for older workers.
- Lobby for progressive changes in legislation affecting older workers.

VII. CONCLUSION

Our company is well aware of the growing importance of older people ... there is much that the business community can do and is doing to help shape a society that is responsive to both the needs and abilities of older Americans -- not simply out of humanitarian concerns but also from a realization that it is clearly in business' self-interest to do so. Although Chevron, like others, has begun the task, many opportunities lie ahead.

James R. Sylla
President
Chevron U.S.A., Inc.

As this report illustrates, a number of corporations have already begun to take action to maximize the potential of older workers. Such firms are pragmatically responding to the realities of an aging society and a changing workforce.

However, the full impacts of our aging society and changing workforce are just starting to be felt. As demographic changes and new labor supply requirements develop in the years ahead, older workers will surely become even more important to employers -- and to society as a whole.

To date, employers have, for the most part, just begun to scratch the surface in developing new concepts for managing an aging workforce in a changing economy. The wide range of initiatives described in this report -- while certainly impressive in their scope and creativity -- are far more the exception than the rule. Most firms have not yet come to grips with the changing demographic and workforce realities. They have not yet fully recognized the impacts of the aging society, nor dealt with the challenges and opportunities caused by this phenomenon.

Today's experiments and innovations will need to become tomorrow's standard operating procedure -- if corporate human resource objectives are to be achieved, if the needs of older workers are to be addressed, and if the challenges of an aging society are to be met. Making major progress in this area will require:

- An increased recognition and understanding of the capacity of older people to contribute as part of the workforce.
- A change in some corporate attitudes and a breaking down of many prevailing myths about older people.
- Dynamic corporate leadership that is willing to take bold steps to respond to the new demographic and workforce realities.

The information in this brief report can help employers move in these new directions. The appendices list useful additional resources.

RESOURCE ORGANIZATIONS

Business-Oriented Organizations That Address Older Worker Issues

American Management Association
135 W. 50th Street
New York, NY 10020
(212) 586-8100

Business Roundtable
200 Park Avenue, Suite 2222
New York, NY 10166
(212) 682-6370

Chamber of Commerce of the U.S.
Employee Benefits and Policy Center
1615 H Street, N.W.
Washington, DC 20062
(202) 463-5514

The Conference Board
845 Third Avenue
New York, NY 10022
(212) 759-0900

National Alliance of Business
1015 15th Street, N.W.
Washington, DC 20005
(202) 457-0040

National Association of Manufacturers
1776 F Street, N.W.
Washington, DC 20006
(202) 626-3700

International Society of Preretirement Planners
2400 South Downing Street
West Chester, IL 60153
(312) 531-9140

Research Organizations with Particular Interest in Older Workers

Drexel Center on Aging
University of Maryland
College Park, MD 20742
(301) 454-5856

Employee Benefit Research Institute
2121 K St., NW #860
Washington, DC 20037
(202) 659-0670

Employment and Retirement Division
Andrus Gerontology Center
University of Southern California
University Park MC0191
Los Angeles, CA 90089-0191
(213) 743-6060

Institute of Gerontology
The University of Michigan
300 North Ingalls
Ann Arbor, MI 48109
(313) 764-3493

SRI International
Public Policy Center 333 Ravenswood Avenue
Menlo Park, CA 94025
(415) 859-3835

Urban Institute
Income and Retirement Security Program
2100 M Street, N.W.
Washington, DC 20037
(202) 833-7200

Work in America Institute
700 White Plains Road
Scarsdale, NY 10583
(914) 472-9600

A Sample of Older Worker Assistance Organizations

Operation ABLE
36 S. Wabash
Chicago, IL 60603
(312) 782-3335

Displaced Homemakers Network, Inc.
1010 Vermont Ave., NW #817
Washington, DC 20005
(202) 628-6767

Forty-Plus (National Office)
1718 P Street, N.W., Suite T-4
Washington, DC 20036
(202) 387-1582

New Ways to Work
149 Ninth Street
San Francisco, CA 94103
(415) 552-1000

Organizations Representing Older Adult Interests

American Association of Retired Persons and National Older Workers Information System (NOWIS)
1909 K Street, N.W.
Washington, DC 20049
(202) 872-4700

American Society on Aging
(formerly Western Gerontological Society)
833 Market Street, Suite 516
San Francisco, CA 94103
(415) 543-2617

Gerontological Society of America
1411 K St., NW, Suite 30
Washington, DC 20005
(202) 393-1411

Gray Panthers
311 South Juniper St., Suite 601
Philadelphia, PA 19107
(215) 545-6555

National Association of Area Agencies on Aging
600 Maryland Avenue, S.W., Suite 208
Washington, DC 20024
(202) 484-7520

National Association of State Units on Aging
600 Maryland Avenue, S.W., Suite 208-W
Washington, DC 20024
(202) 484-7182

The National Caucus and Center on Black Aged, Inc.
1424 K Street, N.W., Suite 500
Washington, DC 20005
(202) 637-8400

National Council on the Aging, Inc.
600 Maryland Avenue, S.W.
Washington, DC 20024
(202) 479-1200

National Council of Senior Citizens
925 15th Street, N.W.
Washington, DC 20005
(202) 347-8800

Older Women's League
1325 G Street, NW
Washington, DC 20005
(202) 783-6686

Government Offices Working on Older Worker Issues (State and local governments, particularly the "aging network" of state and area agencies on aging, offer localized resources.)

Administration on Aging (AoA)
300 Independence Avenue, S.W., #4760
Washington, DC 20201
(202) 245-0724

Equal Employment Opportunity Commission
1717 H Street, N.W., Suite 400
Washington, DC 20506
(202) 653-6197

Office of National Programs for Older Workers
U.S. Department of Labor
Employment and Training Administration
601 D Street, N.W., Room 6122
Washington, DC 20213
(202) 376-6232

National Commission for Employment Policy (NCEP)
1522 K Street, N.W., Suite 300
Washington, DC 20005
(202) 724-1545

U.S. House of Representatives
Select Committee on Aging
712 House Annex #1
Washington, DC 20515
(202) 226-3375

U.S. Senate
Special Committee on Aging
SDG-33
Washington, DC 20510
(202) 224-5364

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